

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

DAVID WILTROUT
JILL WILTROUT
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:17-20584

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

April 26, 2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 02/17/2017 and confirmed on 5/22/17 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		68,167.70
Less Refunds to Debtor	1,022.62	
TOTAL AMOUNT OF PLAN FUND		67,145.08

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	5,500.00	
Trustee Fee	3,065.89	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		8,565.89

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	US BANK TRUST NA - TRUSTEE ET AL Acct: 9225	0.00	0.00	0.00	0.00
	PHFA(*) Acct: 1290	0.00	0.00	0.00	0.00
	FAYETTE COUNTY TAX CLAIM BUR Acct: 0066	0.00	0.00	0.00	0.00
	US BANK TRUST NA - TRUSTEE ET AL Acct: 9225	28,247.89	28,247.89	3,618.08	31,865.97
	PHFA(*) Acct: 1290	19,122.62	19,122.62	2,781.21	21,903.83
					53,769.80

Priority					
	PAUL W MCEL RATH JR ESQ Acct:	0.00	0.00	0.00	0.00
	DAVID WILTROUT Acct:	0.00	0.00	0.00	0.00
	DAVID WILTROUT Acct:	876.00	876.00	0.00	0.00
	DAVID WILTROUT Acct:	146.62	146.62	0.00	0.00
	MCEL RATH LEGAL HOLDINGS LLC Acct:	0.00	0.00	0.00	0.00
	PAUL W MCEL RATH JR ESQ Acct:	3,500.00	3,500.00	0.00	0.00
	MCEL RATH LEGAL HOLDINGS LLC Acct: XXXXXXXXXXXXXXXXXXXXXXXX2/20	1,000.00	1,000.00	0.00	0.00
	MCEL RATH LEGAL HOLDINGS LLC Acct: XXXXXXXXXXXXXXXXXXXXXXXX4/21	1,000.00	1,000.00	0.00	0.00
	US BANK TRUST NA - TRUSTEE ET AL Acct: 9225	0.00	0.00	0.00	0.00
	FAYETTE COUNTY TAX CLAIM BUR Acct: 0066	0.00	0.00	0.00	0.00
	US BANK TRUST NA - TRUSTEE ET AL Acct: 9225	853.83	853.83	0.00	853.83

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
					853.83
<hr/>					
Unsecured					
	AFSA DATA CORP/ACS**++ Acct: 1621	0.00	0.00	0.00	0.00
	AMERICAN STUDENT ASSISTANCE++ Acct: 4453	0.00	0.00	0.00	0.00
	BERKS CREDIT & COLLECTIONS INC*++ Acct: 8525	0.00	0.00	0.00	0.00
	JPMORGAN CHASE BANK NA Acct: 4721	0.00	0.00	0.00	0.00
	CREDIT COLLECTIONS USA Acct: 2301	0.00	0.00	0.00	0.00
	FIA CARD SERVICES Acct: 0859	0.00	0.00	0.00	0.00
	LINEBARGER GOGGAN BLAIR & SAMPSO Acct:	0.00	0.00	0.00	0.00
	TRANSWORLD SYSTEMS++ Acct: 1793	0.00	0.00	0.00	0.00
	ECMC(*) Acct: 2162	46,952.03	3,955.56	0.00	3,955.56
	PHELAN HALLINAN DIAMOND & JONES LI Acct:	0.00	0.00	0.00	0.00
	MED EXPRESS Acct:	0.00	0.00	0.00	0.00
					<hr/> 3,955.56

TOTAL PAID TO CREDITORS 58,579.19

TOTAL CLAIMED
PRIORITY 853.83
SECURED 47,370.51
UNSECURED 46,952.03

Date: 04/26/2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

DAVID WILTROUT
JILL WILTROUT
Debtor(s)

Ronda J. Winnecour
Movant

vs.
No Repondents.

Case No.:17-20584

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREEED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
David Wiltrout
Jill Wiltrout
Debtors

Case No. 17-20584-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: May 02, 2022

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 04, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ David Wiltrout, Jill Wiltrout, 198 Wiltrout Hollow Road, White, PA 15490-1024
14366017	+ Acs/nelnet, 501 Bleecker St, Utica, NY 13501-2401
15111881	+ Fayette County Tax Claim Bureau, 61 East Main Street, Uniontown, PA 15401-3514
14366024	+ Linebarger Goggin Blaiar & Simpson LLC, PO Box 90128, Harrisburg, PA 17109-0128
14379757	+ Med Express, PO Box 7964, Belfast, ME 04915-7900
15363289	U.S. Bank Trust National Association, not in its i, PO Box 814609, Dallas, TX 75381-4609

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: blegal@phfa.org	May 02 2022 23:40:00	Pennsylvania Housing Finance Agency Homeowner's Em, 211 North Front Street, Harrisburg, PA 17101-1406
14366019	+ Email/Text: EBN_IndianapolisIMC@receivemorermp.com	May 02 2022 23:40:00	Berks Credit & Coll, 900 Corporate Dr, Reading, PA 19605-3340
14379752	+ Email/Text: ECMBKMail@Caliberhomeloans.com	May 02 2022 23:40:00	Caliber Home Loans, Po Box 24610, Oklahoma City, OK 73124-0610
14366020	+ Email/Text: ECMBKMail@Caliberhomeloans.com	May 02 2022 23:40:00	Caliber Home Loans, In, Po Box 24610, Oklahoma City, OK 73124-0610
14366022	+ Email/Text: ccusa@ccuhome.com	May 02 2022 23:40:00	Credit Coll/usa, 16 Distributor Dr Ste 1, Morgantown, WV 26501-7209
14420061	Email/Text: ECMCBKNotices@ecmc.org	May 02 2022 23:40:00	ECMC, PO BOX 16408, St. Paul, MN 55116-0408
14366023	+ Email/Text: creditcardbkcorrespondence@bofa.com	May 02 2022 23:40:00	Fia Cs, Po Box 982238, El Paso, TX 79998-2238
14366021	Email/PDF: ais.chase.ebn@aisinfo.com	May 02 2022 23:45:30	Chase Card, Po Box 15298, Wilmington, DE 19850
14656335	+ Email/Text: ECMBKMail@Caliberhomeloans.com	May 02 2022 23:40:00	LSF8 Master Participation Trust, c/o Caliber Home Loans, Inc., PO Box 24330, Oklahoma City, OK 73124-0330
14676710	Email/Text: blegal@phfa.org	May 02 2022 23:40:00	PHFA/HEMAP, 211 NORTH FRONT ST, PO BOX 8029, HARRISBURG, PA 17105
14366025	+ Email/Text: blegal@phfa.org	May 02 2022 23:40:00	Pa Housing Finance Age, 2101 N. Front Street, Harrisburg, PA 17110-1086
14379758	+ Email/Text: blegal@phfa.org		

District/off: 0315-2

User: auto

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Date Rcvd: May 02, 2022

Form ID: pdf900

Total Noticed: 19

		May 02 2022 23:40:00	Pa Housing Finance Agency, 2101 N. Front Street, Harrisburg, PA 17110-1086
14366026	+ Email/Text: bankruptcydepartment@tsico.com	May 02 2022 23:40:00	Transworld Sys Inc/51, Pob 15273, Wilmington, DE 19850-5273
15363289	^ MEBN	May 02 2022 23:40:16	U.S. Bank Trust National Association, not in its i, PO Box 814609, Dallas, TX 75381-4609

TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		LSF8 Master Participation Trust
cr		LSF8 Master Participation Trust
cr	*	U.S. Bank Trust National Association, not in its i, PO Box 814609, Dallas, TX 75381-4609
14379749	*+	Acs/nelnet, 501 Bleecker St, Utica, NY 13501-2401
14379750	*+	American Student Ast, 100 Cambridge Street Ste 1600, Boston, MA 02114-2518
14379751	*+	Berks Credit & Coll, 900 Corporate Dr, Reading, PA 19605-3340
14379754	*+	Credit Coll/usa, 16 Distributor Dr Ste 1, Morgantown, WV 26501-7209
14420062	*	ECMC, PO BOX 16408, St. Paul, MN 55116-0408
14379755	*+	Fia Cs, Po Box 982238, El Paso, TX 79998-2238
14379753	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court., Chase Card, Po Box 15298, Wilmington, DE 19850
14379756	*+	Linebarger Goggin Blaiar & Simpson LLC, PO Box 90128, Harrisburg, PA 17109-0128
14379759	*+	Transworld Sys Inc/51, Pob 15273, Wilmington, DE 19850-5273
14366018	##+	American Student Ast, 100 Cambridge Street Ste 1600, Boston, MA 02114-2518

TOTAL: 2 Undeliverable, 10 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 04, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 26, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity, but solely as Trustee of LSF8 Master Participation Trust bnicholas@kmlawgroup.com
Celine P. DerKrikorian	on behalf of Creditor LSF8 Master Participation Trust ecfmail@mwc-law.com
Charles Griffin Wohlrab	on behalf of Creditor LSF8 Master Participation Trust cwohrlab@raslg.com
Leon P. Haller	on behalf of Creditor Pennsylvania Housing Finance Agency Homeowner's Emergency Mortgage Assistance Program (PHFA-HEMAP) lhaller@pkh.com dmaurer@pkh.com;lrynard@pkh.com;mgutshall@pkh.com

District/off: 0315-2

User: auto

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Date Rcvd: May 02, 2022

Form ID: pdf900

Total Noticed: 19

Mario J. Hanyon

on behalf of Creditor LSF8 Master Participation Trust wbecf@brockandscott.com mario.hanyon@brockandscott.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Paul W. McElrath, Jr.

on behalf of Debtor David Wiltout ecf@mcelrathlaw.com donotemail.ecfbackuponly@gmail.com

Paul W. McElrath, Jr.

on behalf of Joint Debtor Jill Wiltout ecf@mcelrathlaw.com donotemail.ecfbackuponly@gmail.com

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

Sindi Mncina

on behalf of Creditor LSF8 Master Participation Trust smncina@rascrane.com

TOTAL: 10